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**DECLARATION FOR UTILITY OR
DESIGN
PATENT APPLICATION
(37 CFR 1.63)**

Declaration
Submitted
with Initial
Filing

OR

 Declaration
Submitted after Initial
Filing (surcharge
(37 CFR 1.16 (e))
required)

Attorney Docket Number 03001.1010

First Named Inventor Foss Jr., S.

COMPLETE IF KNOWN

Application Number

Filing Date 08/22/2003

Art Unit

Examiner Name

As the below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

System for Providing a Checkless Checking Account

(Title of the Invention)

the specification of which

 is attached hereto

OR

 was filed on (MM/DD/YYYY) [redacted] as United States Application Number or PCT International [redacted]

Application Number [redacted] and was amended on (MM/DD/YYYY) [redacted] (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

| Prior Foreign Application Number(s) | Country | Foreign Filing Date (MM/DD/YYYY) | Priority Not Claimed | Certified Copy Attached? YES | Certified Copy Attached? NO |
|-------------------------------------|------------|----------------------------------|--|--|--|
| [redacted] | [redacted] | [redacted] | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |

 Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

[Page 1 of 2]

Burden Hour Statement: This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

DECLARATION — Utility or Design Patent Application

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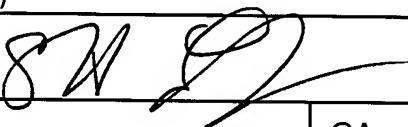
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR : A petition has been filed for this unsigned inventor

| | | | |
|------------|---|---------------------------|----------|
| Given Name | Sheldon H. (first and middle [if any]) | Family Name or Surname | Foss Jr. |
|------------|---|---------------------------|----------|

| | | | |
|----------------------|---|------|---------|
| Inventor's Signature |  | Date | 8-21-03 |
|----------------------|---|------|---------|

| | | | |
|-----------------|-------------|----------------|-------------------|
| Residence: City | GA State | USA Country | US Citizenship |
|-----------------|-------------|----------------|-------------------|

4125 River Glen Circle

Mailing Address

| | | | |
|-----------------|-------------|--------------|----------------|
| Suwanee City | GA State | 30024 ZIP | USA Country |
|-----------------|-------------|--------------|----------------|

NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor

| | | | |
|------------|--|---------------------------|-----------|
| Given Name | Dennis H. (first and middle [if any]) | Family Name or Surname | James Jr. |
|------------|--|---------------------------|-----------|

| | | | |
|----------------------|---|------|---------|
| Inventor's Signature |  | Date | 8-21-03 |
|----------------------|---|------|---------|

| | | | |
|-----------------|-------------|----------------|-------------------|
| Residence: City | GA State | USA Country | US Citizenship |
|-----------------|-------------|----------------|-------------------|

1060 Brookhaven Walk

Mailing Address

| | | | |
|-----------------|-------------|--------------|----------------|
| Atlanta City | GA State | 30319 ZIP | USA Country |
|-----------------|-------------|--------------|----------------|

Additional inventors are being named on the _____ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.

Please type a plus sign (+) inside this box → **[+]**

PTO/SB/81 (02-01)

Approved for use through 10/31/2002. OMB 0651-0035

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

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|------------------------|--|
| Application Number | |
| Filing Date | |
| First Named Inventor | Foss Jr., S. |
| Title | System for Providing a Checkless Checking... |
| Group Art Unit | |
| Examiner Name | |
| Attorney Docket Number | 03001.1010 |

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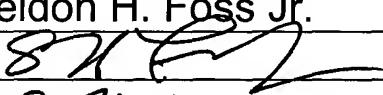
Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name **Sheldon H. Foss Jr.**

Signature 

Date **8-21-03**

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

Total of **2** forms are submitted.

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| Application Number | |
| Filing Date | |
| First Named Inventor | Foss Jr., S. |
| Title | System for Providing a Checkless Checking... |
| Group Art Unit | |
| Examiner Name | |
| Attorney Docket Number | 03001.1010 |

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I am the:

Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

SIGNATURE of Applicant or Assignee of Record

Name

Dennis H. James Jr.

Signature

Date

8-21-03

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

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